

## **Grandfathered Health Plan**

The State of Delaware Group Health Insurance Program believes the Aetna HMO, Highmark Delaware First State Basic, Highmark Delaware Comprehensive PPO, Highmark Delaware Point of Service and Highmark Delaware IPA/HMO Managed Care plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the above plans may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the appropriate plan administrator, Aetna at 1-877-542-3862 or [www.aetna.com](http://www.aetna.com) or Highmark Delaware at 1-800-633-2563 or [www.highmarkbcbsde.com](http://www.highmarkbcbsde.com), or to the Statewide Benefits Office at 1-800-489-8933 or at [www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov). You may also contact the U.S. Department of Health and Human Services at [www.hhs.gov](http://www.hhs.gov).

### ***Effective Date.***

The effective date of this Notice is: March 1, 2014

Last Modified: March 1, 2014